

Guardian's 2024 Dividend

Guardian's Board of Directors has approved the largest dividend payout¹ in our company's 163-year history — a **record \$1.398 billion** dividend allocation to participating policyholders in 2024. Up 10.9% in total, this record dividend allocation reflects our strong business strategy, commitment to our purpose of inspiring well-being, and Guardian's unwavering legacy of financial strength² and mutuality.

Our Dividend Interest Rate (DIR) for 2024 is increasing to **5.90%**.

[Read More](#)

**Announcing our
record-breaking
dividend**

\$1.398 billion

Behind every shared future is a **Guardian**™

Individual Disability Product Changes

Guardian will be launching several dynamic product updates to help you connect and deliver more benefits to your clients and prospects beginning early 2024.

These updates include:

- New endorsements on our Provider Choice policies
- The new High Indemnity Program for PayGuard Plus
- Provider Choice repricing
- Changes to product availability in New Mexico
- Disability Buy-Out multi-client discount increase
- 2024 Retirement Protection Plus (RPP) limit increase

[View More](#)



Jump-start 2024

Start your year by exploring the top tax planning opportunities with Rober Keebler, CPA/PFS, MST, AEP (Distinguished). Bob breaks down the top 40 tax planning ideas in a client-friendly fashion. Additionally, all attendees will get a free copy of Bob's eBook on the topic. Don't miss this great event!

[Register Today](#)



The industry's first 3 in 1 protection!

Do you have clients with multiple financial protection needs?

Guardian's SafeGuard360^{TM3} offers comprehensive protection, bundling life, disability, and long-term care protection in one policy to cover various stages of life.



Potential client profiles include:

- Successful early career builders seeking to supplement employer benefits and value one-stop shopping
- Affluent clients pursuing protection first for loved ones, benefits that include death benefits and living benefits, conveniently bundled together
- Mid-career professionals, financially comfortable with no retirement in sight, focused on the protection and transfer of their legacy to loved ones

[See More](#)

To learn more, reply to this email or reach out to your Guardian Representative.

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¹Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors. The total dividend calculation includes mortality experience and expense management as well as investment results.

²Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation. Financial information concerning Guardian as of December 31, 2022, on a statutory basis: Admitted assets = \$76.0 billion; liabilities = \$67.2 billion (including \$55.0 billion of reserves); and surplus = \$8.8 billion.

³SafeGuard360TM is issued by The Guardian Life Insurance Company of America (Guardian®), New York, NY. This product combines: Guardian's Whole Life Paid-Up at Age 99 policy (form ICC21-WL, 21-WL, or state equivalent); the Disability Income and Waiver of Policy Premium Benefit Rider (form ICC21 DIR, DIR (12-2021), or state equivalent); and the Accelerated Death Benefit for Long-Term Care Services

Rider (form ICC22-LTCR, 22-LTCR, 13-LTCR, or state equivalent) which is marketed as Guardian's Long-Term Care Rider. Product provisions, features, and availability may vary by state. Exclusions and limitations may apply.

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